FINANCIAL AND COMMERCIAL.

Stocks Close Buoyant on a Favorable Bank Statement.

FURTHER INCREASE OF SURPLUS.

Looks as if Hoarding Were Over and Confidence Were Returning.

WALL STREET, SATURDAY, Jan. 3-6 P. M. fraders looked for an unfavorable bank statement to-day and sold stocks.

The loss of some \$2,000,000 from this centre by Sub-Treasury operations and the movement to the interior during the week encouraged this notion. When the figures appeared, however, the traders were surprised and disconcerted. They showed a gain of \$851,950 in the surplus reserves, which now

exceed \$8,500,000. On this showing there was a rush to buy stocks, and prices closed all along the line a sharp fraction above yesterday's final figures. It is not easy to account for the gain by the banks, except on the theory that money has been released which until now was "locked up" either for speculative effect or by nervous people who feared the effect of silver

The release of this money corroborates the story told by the bond market for some days pastrecent "scare" and are new ready to put their money where it will bring them fair returns. Louisville fell off % in the early trade to 72, and was sold down to the lowest figures by Ladenburg, Thalmann & Co. It recovered readily, however, and finished on a slight net advance.

Sales at the Board amounted to 99,332 shares (silver bullion certificates not included), against 188,812 yesterday and 119,476 on Wednesday, Following is a summary of to-day's market:-

| Salest Highest | Lowest | L Bid. Asked.

A., T. & S. Fe., 29% 29% Wis, Cen. c., 18% 18% 56% & Alb., 192 194 Am. Bell T., 209 51 Chic., B. & Q. 90% 90% West End L., 22 22% Chic., B. & Q. 90% 90% West End L., 22 22% Cen. Mass., 18 — Butte & Bos., 14 — Fitchburg., 81% — Calumot & H.253 255 N. Y. & N. E., p199 — A. T. & S. F. A. 8 78% N. Y. & N. E., p199 — A. T. & S. F. A. 8 78% Mex. Cent. 48 71% A. T. & S. F. In 49% 52 Mex. Cen. S., 21% 29 Pailadelphia.

P. & R. g.m. 48 78% 79 L. C. & N. Co. 48% 48% The closing price for bar silver in London was 48% d. per ounce and in New York \$1.04 per ounce.

The sales of bank stocks were 25 shares of Mechanics and Traders' at 225 and 5 Western National at 23%.

The imports at the port of New York for the week were valued at \$6,634,938. Of this amount \$1,490,925 85 85 80 80 86 15 70 4 20 33 33 33
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 were valued at \$6,634,998. Of this amount \$1,499,025

were dry goods and the remainder (\$5,135,072) general merchandise. The imports from January 1

to date were valued at \$6,631,998, as against \$7,309,042 for the corresponding period last year.

The imports of specie for the week amounted to \$235,482, against \$159,994 for the corresponding week last year.

The exports of specie for the week were \$925,158,

The following were the closing quotations to-day of stocks in which there were no transactions:-

Money on call to borrowers on stock collaterals was 8 a 4 per cent. The latest loan was made at 3

changes, \$155,089,484; balances, \$8,188,819. The United States Sub-Treasury was a debtor at the

Clearing House in the sum of \$1,439,728. Government bonds were steady. There were no sales on call. The closing quotations were as fel-

| Bid. Asked. | Bid. Asked. | Bid. Asked. | U. S. 436's, r. 10334 | U. S. c. 6's, '95 109 | U. S. 436's, r. 121 122 | U. S. c. 6's, '97 114 | U. S. 4's, r ex. 118 \(\) 119 \(\) U. S. c. 6's, '97 114 | U. S. 4's, r ex. 118 \(\) 119 \(\) U. S. c. 6's, '97 120 | U. S. c. 6's, '98 117 | U. S. 4's, c. 121 122 | U. S. c. 6's, '99 120 | U. S. 4's, c ex. 110 120 | U. S. c. 6's, '99 120 | U. S. c. 6's, '97 114 | U. The weekly statement of the New York city banks

thows an increase in reserve of \$851,950. The maks now held \$8,576,875 above the legal require-The following table shows the condition of Chic, M. S. S. 5, 340
Lake Shore... 10
Louis & Nash... 4,200
Mo Facille... 1,830
North Am Co... 1,720
North Am Co... 1,720
Nor Facilic... 40
Nor Facilic... 40
Nor Facilic... 40
Nor Facilic... 40
NY S. New E... 470
Nor Facilic... 40
NY S. W... 100
Pacille Mail... 197
Phil & Reading... 1,340
Rich & W. P... 1,750
Sugar Refs Co... 150
Unich Facilic... 5,110
Unich Facilic... 5,110
Unich Facilic... 5,110
Unich Facilic... 5,110
Unich Facilic... 5,100
Total sales... 20000 he banks this week as compared with last week :-| Dec. 27. | Jan. 3. | Difference. | Loans. | \$386,321,800 | \$385,678,800 | Inc. \$386,700 | Specie. | 77,812,900 | 78,663,200 | Inc. \$356,700 | Red Legal tend. | 25,425,200 | 26,571,700 | Inc. \$146,500 | Red Legal tend. | 382,940,300 | 386,632,100 | Inc. 4,682,800 | Circulation | 3,590,000 | 3,590,900 | Inc. 9,900 |

Transactions at the Clearing House for the week compare as follows with those of the preceding

four weeks:

*Exchanges week ending January 3. ...\$674,769,698

*Exchanges week ending December 27. ...486,624,337

Exchanges week ending December 29. ...640,771,281

Exchanges week ending December 13. ...718,703,331

Exchanges week ending December 6. ...745,75,891

Plainnees week ending December 27. ...253,394

Balances week ending December 27. ...253,594

Balances week ending December 20. ...3502,019

Balances week ending December 3. ...364,848

Balances week ending December 5. ...364,627

Balances week ending December 13..... 30,481,848
Balances week ending December 6...... 26,564,627

*Five days.

The sales of State bonds were \$10,000 South

Carolina sixes, non-fundable, at 4%, and \$6,000 Tennes o Settlement threes at 60%.
The coroment receipts at Washington to-day

| 5000 | de | 113 | 5000 Wis Cen Cine. | 55% | 3000 Nor Fa lat cou | 114 | \$41000 St L. A & T lat | \$2000 St L. A & T 2d | \$1000 do | 5000 do | 50

In the London market American rallway securities were strong. New York Central advanced 1%,

to 106; Northern Pacific preferred 1%, to 67%; St. Paul 13%, to 5336; Lake Shore 1, to 11436; Erie %.

to 20%; Union Pacific %, to 45%; Atchison %, to 30%; Atlantic and Great Western firsts %, to 32%;

Mexican 16, to 46%; Mexican Central fours 36, to 7234: Reading 34, to 17; Canadian Pacific 34, to 75%; Erie second consols 14, to 100; Ponnsylvania 14, to

51%, and Ontario and Western %, to 15%. Louisville and Nashville declined %, to 74%, and Norfolk and Western preferred 34, to 55%. Wabash preferred sold at 17% and Kansas and Texas at 12%.

British consols were firm at 95% for money and

The following were the closing prices in the Bos-

Philadelphia.

P.&R. g.m.4's 78% 79 L. C. & N. Co. 48% 48% P.&R. Ist p.5's 56% 57 Nor. Pacific. 22% 22% E.&E.2dpf.5's 38 37 Nor. Pac. pf. 66 66% P.&R. Sdpf.5's 28% — Oregon & T. 13 — Chi, M. &St.P. 52% Pennsylvania 50% — Lehigh Val. 49% 69% Reading. 16% 167-16 The following was the United States Treasurer's states and bollon in the

statement to-day:-Gold coin and bullion in the Treasury, \$293,920,214; silver dollars, \$311,248,898; legal tenders, \$10,005,632. Gold certificates in circu-

lation, \$144,047,270; silver, \$508,289,463; Treasury notes, \$21,846,788; currency certificates, \$6,810,000. Official reports to the New York Stock Ex-change: - Silver bullion on hand, 0,790,706 ounces;

The closing price for bar silver in London was

The exports of specie for the week were \$925,158,

against \$778,058 for the corresponding week last

The sales of unlisted securities were as follows:

The sales of mining stocks were 2,000 shares of

Following is a summary of to-day's sales on the

.00 .25 1.05 .55 1.65

75 75 1124 1124 3218 3214 7658 10658 10658 10658 10054 10054 10054 10054 10054 10054

Oil. .7294 .78

FINANCIAL.

Pipe Line certs 30,000

104% 104%

800 1.00 800 55 200 2.15 1,800 .05 200 .00 100 1.90 100 4.75 7ch 69 500 25 3.00 1.95 800 .55 100 1,65

24 .80 .26 1.50 2.15 .00 .00 .00 .00 .00 .00 .00

10436

Consolidated Stock and Petroleum Exchange:-

Chrysolite at 0.25 and 1,000 Phenix of Arizona at The sales of oil were 6,000 barrels of Pennsyl-

vanja at 72.

Alpha.
Alta.
Astoria
Bullion
Chollar
Crown Frint
Cen Imperial
Chryselite
Exchequer
Freeland
Gould a Curry
Little Chief
Maxican
Middle Bar
Nevada Queen
Overman
Ptoteil
Phenix of A
scorpion.

Sutter Creek....

certificates outstanding, 6,700.

ton and Philadelphia markets to-day :-

cellaneous, \$121,460; bank notes for redemption,

Regular monthly dividends of ONE AND ONE-QUAR-TER per cent, payable to shareholders by check-15 per cent per annum. Sixty thousand deliars paid sharshelders in dividends from ore since June. Invidend rate, cash reserve and market price increasamounted to \$1,085,000 as follows:—

250.00 Alby £ Sus c 6's 1185½ \$2'200 Nor Pa 24 cou. 110½ 38.07 do. 119 1000 Nor Pa con. 210 do. \$250. 119 1000 Nor Pa con. 210 do. \$250. 119 1000 Nor Pa con. 210 do. \$250. 119 1000 Nor Pa con. 25 do. \$250. 119 1000 Nor Pa con. 25 do. \$250. 119 1000 do. \$250. 11 Ore in sight over \$2.560,000. Henry E. Wood, Denver assayer, certifice are from 400 layer assays 22 ounces siver and 1.558 bs. lead per ton of 2.000 bs.
PRESENT PRIME ST IN FER SHARE, SUBJECT TO ADVANCE WITHOUT NOTICE. BATES-HUNTER,

FINANCIAL.

MAY-MAZEPPA.

A - JAMES BOYS & CO. 50 AND 32 EXCHANGE PLACE, BANKERS, BROKERS AND COMMISSION MER-CHANTS.
MEMBERS OF THE NEW YORK PRODUCE AND NEW YORK CONSOLIDATED EXCHANGES.
ORDERS EXECUTED ON ALL THE EXCHANGES STOCK LETTER FREE ON APPLICATION.

A FUND OF SECURIO.

A FUND OF SHOUNDS

A FUND OF SHOUNDS

AT FOUR PER CENT INTEREST to loan for term of years in sums to sait (not less than \$25,000), on first class city real estact; also other amounts at % por cent. Apply to LEWIS M. NORWOOD, 135 Broadway.

DOUGLAS & JONES HAVE REMOVED TO 63 BROADWAY,

ALL MATTERS OF AUCOUNTS.
WILLIAM WADDELL Public Accountant and Auditor,
55 Beaver at and 1848 Broadway.
Over 20 years' expert practice.
Particulars of terms auctord confidentially, on application, for any proposed investigation, adjusting partnership accounts, balance sheets and all accounting matters,
a.—IF YOU WISH TO DISPOSE OF STOCKS OF
any matunisaturing, street rallway, gas, electric light,
bank, farm mortgage or railroad company sond we name
of company, capital paid 18 and full particulars and I will
make you a big for the same.
25 shares and upward: commission 1-16th.
Strictly commission besines; entablished 1878.
C. E. GREENE, Banker and Broker, 74 Broadway,
Member New York Consolidated Stock Exchange.
A.—CHARLIES N. WILKINSON, BANKER AND
BROKER, 52 Broadway.—Steeks, Bunke, Oction and Petreleum bought and sold or carried on margin; commission; correspondence solicited.
ADVANCES OF \$100 TO \$1,000

| Color | Colo

A SYNDICATE NOW FORMING OFFESS A FEW hours, an opportunity of make money; the analysis of the control of the co A SYNDICATE NOW FORMING DFFERS A FEW investors an opportunity to make money: absolutely safe. For particulars call or address CHARLES A. MISSING, 96 Broadway, New York city.

A PEIVATE PARTY ADVANCES MONEY IMMEdiately and confidentially on Furniture, Pianca, &c., without removal: lowest raises; mataleuntes. Room 10; Potter Building, 38 Park row.

A —BEGERR WANTED TO PLACE SOME FIFTY per cont stock; also Interest in its Factory for sale, purchaser to manago business. Rox 1,215, Philadelpits, Pa.

phia, Pa.

A PARTY WITH 87,300 TO GO WITH INVENTOR to London and soil European patents for article having large sales hore. CHAUNUEY, 356 Herald office.

AT REASONABLE TERMS—CASH PROMPTLY, COnfidentially silvaness on furniture.

HARLEM LOAN ASSOCIATION, 110 East 125th st.

million dollars face value. CONFIDENTIAL, 170 Herald Uptowe.

ASSETS 200.001 FOR 2000.—WANTED, 32.509; ON good collaterals; bonus paid. Address CONFIDENTIAL, box 320 Herald office.

RUSINESS CORPORATIONS CHARACTER, COUNSelids and prompted; any State; terms reasonable.

L. R. TREADWELL, 200 Broadway.

CAPITALISTS DESTRING TO LEAN MONRY ON three to five years, first mortgages, at seven per cent, on real exita ourside of New York State on the basis of twenty per cent of the appraised valuation, can place \$80,000 upon very decirable and esfe teries by addresseling (no brokers) ROKEBY, 142 Decald.

CHICAGO INVESTMENTS—MORTGAGE BONDS, face or leasehelde; bank references; correspondence lavited. DAVIS 2 BROWN, 102 Washington at., Chicago, Ill.

pany.

ENORMOUS FORTUNES BEING MADE IN
ranches, mineral and timber lands South and West, 8
Jotton Exchange.

FROM \$60,000 TO \$50,000 TO LOAN ON BOND AND
mortgage; first class security wanted, Apply to GOPPEL & RARGENER, Attornors and Connectiors, rough
55 and 50 280 Broadway (Stewart Building), New York
city.

FOR SALE-100 SHARRS OF V-RY VALUABLE and high dividend paving Stock; no brokers. Address EXECUTOR, 140 Heyald. and high dividend pavine stock; no brokers. Address EXEGUTOR, 14s Herald.

TIGH CLASS INDUSTRIAL ENTERPHISE.—DO NOT miss this opportunity; 29 per cent the first year and largor profits in future. Make no investment until you have investigated the merits of the C. S. Phillips Patont Process Tobacco Growing and Curitar Company, South Frocass Tobacco Growing and Curitar Company, South Process Tobacco Growing and Curitar Company and millified; capital stock #1.600,000; suarce \$10 casen, peyable in two capital monthly payments. For Gipner candidates in the capital stock of the imperiod process patient discount for spot cash; 14,480 acres of tobacco and phosphato lands; 20 United States and ne compacing patents; 80,000 shares common stock, all placed; 20,000 shares common stock, all placed; 20,000 shares of months; for the first stock for sele, considerable already taken; planting now going on at the planting new months, for 20 per cent dividend may be expected about the 1st of September by all who subscribe new; the rep is grown, harvested, cured by our patents and not inside of one year; tobacco and cigars at computy's offices, 186 Pearl etc. New York: subscribion blants and pamphis at offices of banker, transfer agents, registrars and trustees. HOLLAND TSUST CO., No. 7 Wall etc. New York.

L & S. WORMSER,

L & S. WORMSER, BANKERS.

MILLS BUILDING, 15 BROAD ST.,
OFFVER TO INVESTORS:—
NEW YORK GENTRAL AND HUDSON RIVER
RAILROAD COMPANY
7 PER CENT IST MORTGAGE
COUPON BONDS,
DUE 1908.

LAKE SHORE AND MICHIGAN SOUTHERN
RAILWAY COMPANY
7 PER CENT IST MORTGAGE
COUPON BONDS,
DCE 1000.

MORRIS AND ESSEX RAILWAY COMPANY 7 PER CENT CONSOLIDATED 18T MORTGAGE GUARANTEED BONDS, DUE 1018.

AND A LARGE NUMBER OF HIGH GLASS SECURITIES.

INVENTORS AND OTHERS HAVING NON-PAT ented processes and inventions and desiring capital to describe the same with the company of JANUARY INVESTMENTS.

\$13,000, 15 years, 0 per cost Honds at \$101, Foxburg Bridge Company (whose stock pays 6 per cent dividends). Principal and Interest guaranteed Pittsburg and Western Rallway Co.

\$30,000 Note at 6 per cent for six months from November 25, 1880, indersed by a wealthy Railroad Corporation, together with two responsible individuals. \$20,000 Water Loan Bonds, S per cent interest, payable

semi-annually, at \$102, Address A. R. CHISOLM & CO.

61 Broadway, New York.

Life Insurance Policies, Notes, Mortgages, Interests in Estates bought and loaned on.

1. Unkerne, 79 Cedar-

Eages, Interests in Estates bought and loaned on J. H. WILEENE, 79 Gedary LIBERAL LUANS—4 TO 5 PER CENT—NEW YORK, Brooklyz, Staten property; quick answers STARE, 150 Broadway.

MANHATTAN LOANING CO.—DOMESTIC BUILDing, Broadway and Union square, room 35.—Money loaned on Eurature, household goods, office fixures, &c.; new, quick and pleasant method; strictly confidential; reasonable charges; quick attention.

MONEY FURNITURE OR OTHER PERSONAL LOANED Property in use or on storage; also bought for cash. FIFTH AVENUE STORAGE WAREHOUSE, 18th st. corner 5th av.

MONEY TO LOAN ON CITY REAL ESTATE AT lowest possible rates; also money for leaseholds and second Mortgages. ond Mortgages.

WM. KENNELLY & BRO., 45 Liberty st.

MONEY PROCURED ON FURNITURE, OFFICE fixtures, in any amount, LINCOLN L AND G. ASSOCIATION, 258 Brondway. MONEY TO LOAN AT FIVE PER CENT ON BOND not mortgage, ASSIPORTS & CO., LOID Broadway.

PARTIES NEEDIN) MONEY

secure same through FIDELITY INDORSING CO., 167 Brandway, upon household furniture in use.

STOCKS BOUGHT AND SOLD: 160 SHARES UP-ward carried on margins of \$50 to \$5,000.

Wall Street Namus free. Correspondance invited.

8. J. FELG & CO. D. Broadway, New York. S. J. PECK A CO., C. Broadway, New York.

WILL INVEST 8500 TO \$1,000 IN STRICTLY LEglimate business that will bear the strictest investigatios. FIELDS, Herald office.

WANTED—CAPITALIST AND MANAGER WITH
\$10,000 for useful and preditable manufacturing business.
Box 2,681, Post office.

MANHATTAN TRUST CO. CAPITAL....R1.000.000 CORNER OF WALL AND NASSAU STS. Legal Depository for Court and Trust Funds and General Deposits.

LIBERAL RATES OF INTEREST PAID ON BALANCES. The COMPANY is authorized to act as EXECUTOR, ADMINISTRATOR, GUARDIAN, RECEIVER and TRUSTEE, as FISCAL and TRANSFER AGENT, and as Reciistrate Of STOCKS and BONDS.
The company offers to executors and trustees of estates and to zeligious and benevolent institutions exceptional facilities for the transaction of their business.

F, O. FRENCH, President.
J. I. WATERBURY, Vice President.
C. W. HASKINS, Secretary.
A. T. FRENCH, Treasurer.

F. O. FRENCH, N. V.
R. J. CROSS, K. Y.
R. J. WATERSBURY, N. Y.
K. K. NORTON, N. Y.
K. J. I. WATERSBURY, N. Y.
K. J. I. WATERSBURY, N. Y.
K. R. J. WATERSBURY, N. Y.
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K. J. WATERSBURY, N. Y.
K. WATERSBURY, N. Y EX NORTON, N. Y.

H. O. NORTHGOTE, N. Y.

WANTED—10 FIRST MORTGAGE LOANS OF FROM

\$1,000 to \$4,500, at five per cent, on two story and basement brown stone houses well built and in good location; value \$7,000.

HORATIO S. STEWART, 6 4th av., Brooklyn.

S40 Heraud office.

WILL BUY OR LOAN ON UNDIVIDED ESTATES; second mortgages cashed at cheapest rates.

TODD, 145 Broadway.

B PER CENT PREFERRED STOCK FOR SALE AT par: a glit odged investment. IMMEDIATE, 164 Heraid

EXOCOUTO \$40,000 WANTED ON FIRST MORTGAGE in private and flat houses, first class neighborhood; both reperties 2 cupled by owners. Address S., box 200 Herid Uptown.

\$25,000 TO \$20,000 WANTED FOR A GOOD IMporting paying business: \$10,000 cash sales besides
the wholesale trade, with a good business man and character. Address GRAND OFFOWTUNITY, box 217
Herald office.

\$35,000 - HIGHT PER CENT GUARANTEED; proforead stock of a large and profitable manufacturing
company for sale at par. Particulars furnished by
LAWRENGE S. MOTT & CO., 115 Broadway, New York,
At Davonshire at, Boston.

\$475,000 SPECIAL FUNDS TO LOAN; BUILDERS
of permanent loans, sums to mit,
ERCHIASS, 171 Broadway.

\$270,000 TO LOAN AT LOWEST RATES ON NEW
York and Brooklyn real estate.

FERDINAND ZOGBAUM, 7 Nassau.

\$350,000 WANTED FOR TWO YEAPS AT FIVE PUR

FERDINAND ZOGBAUM, 7 Kassau.

\$350,000 WANTED FOR TWO YEAPS AT FIVE FIRE
sout per amoun on improved by since a per berry, appraised
raine \$690,000; principals only (no brokers). Address
A. Y. K. 334 Herald Uptown office.

B350,000, PRIVATE PUNDS AT 4 AND 4½ PER at. Apply to W. P. SILLECK, No. 150 Broadway

#S00,000 ON REAL ESTATE; ALSO MONEY FOR second mortgage and undivided interest.

ADAM WALKER, 96 Broadway.

\$1,500,000 FOR CITY PROPERTY; SUMS OF \$15,000 or loss; four per cent; money for Broadkys.

D. PHENIX INGRAHAM & CO., 73 Cedar st. Dividends.

PRANKLIN SAVINGS BANK.

CORNER ATH AN AND 42D ST.

GIST CONSECUTIVE DIVIDEND.

On and after January 15, 1981, by order of the Trustees, intereat at the rate of 3% per cent per annum will be paid depositions smithed thereto on all sums of 55 up to \$5,000. Money deposited on or before January 10 will draw interest from January 1. Bank open from 10 A.M. to 3 P. M., and on Monday evenings from who 8 o'clack.

Wat G. CONNIAN.

Secretary.

REVING SAVINGS INSTITUTION.

NEW YORK, JANUARY 8, 1891. Notice is hereby given that the partnership between Bernard Browneld, Charles Browneld, Meyer Hoffman and Jacob Lebenstein was on the list day of December, 1850, dissolved by limitation. All debts due to the said partners, and these due by them, will be actived with und by the undersigned, who will continue the business ander the old firm style of Browneld & Co.

BERNARD BROWNOLD, CHARLES BROWNOLD.

THE BOWERY BANK OF NEW YORK,
New York, Dec. 23, 1800.
The directors, from the profits of the past six mouths,
have declared a dividend of six per cent, free of tax,
payable on and after January 2, 1901.
The transfer books will be closed until January 5.
F. C. MAYHEW, Acting Cashler.

UNION DIME SAVINGS INSTITUTION, Broadway, 32d st. and 6th av.,

New York, Dec. 17, 1890.
Interest at the usual rate, namely:—FOUR per cent per numu up t.c. 21, 600 and THREE per cent on any excess yer \$1,000, has been voted for the present infl year by be Heard of Trustees; payrable on or after January 21, r. finot withdrawn, hearing interest from January 1, Open Mondays till 7; baiurdays till noon; other days ill 3. Money deposited on or before January 10 draws interest from January 1.

from January 1.

GARDNER S. GUAPIN, Treasurer,
CHARLES E. SPRAGUE, Secretary.

CITIZENS SAVINGS BANK OF THE CITY OF
New York, Nos. 36 and 58 Bewery, corner Canal st.
SIXTY-FIRST SEMPARNUAL DIVIDEND OF INTEREST.—The treatees have ordered that interest at the
rate of THERE AND ONE-HALF (346) PER CENT per
annum be note to depositors on and after January 19 on
all sums of \$5-and up to \$3,000-which have remained
on deposit for the three or six meuths ending December
31, 1890.

EDWARD A. OLLWARD P.

EDWARD A. QUINTARD, Prosident. HERRY HABLER, Secretary, CHARLES W. HELD, Cashior.

EMIGRANT
INDUSTRIAL SAVINGS BANK.
51 CHAMBERS ST., NEW YORK, Dec. 31, 1890.
DIVIDEND.—The Trustees of this Bank have ordered.

that interest be paid to Depositors entitled thereto for the six months ending this date, at the rate of Three and One-half per cent per annum on all sums up to the limit of Three Thousand Dollars (83,000).
Interest will be credited under date of January 1, and will be payable on and after Monday, January 19, 1891.
JAMES GIABLL, President.
DAVID LEDWITH, Comptroller.

NOTICE .- COUPONS DUE JANUARY 1, 1891, PAY-

mont of which is guaranteed by the Canada in Pacific Railway Company, from MINNEAPOLIS, SAULTSTE MARIE AND ACIDATE TO THE MARIE AND PACIFIC FIRST MORTGAGE, MINNEAPOLIS, ST. PAUL AND SAULTSTE, MARIE FIRST CONSULTATION MORTGAGE bounds, will be paid, on and after January 2, 1891, on presentation at the office of MOLTON, BLISS & CO., 28 Nassau at., New York.

28 Nassan st., New York.
For Other Advertisements Under This
Heading See Directory.

COPARTNERSHIPS. NEW YORK JANUARY I. 1891.—CHARLES J. HADfield ratires this day from the firm of E. S. Jaffray & Co.,
New York, and J. R. Jaffray & Co., London, England.
E. S. JAFFRAY & CO.
THE FIRM OF E. M. GOODHEART & CO., FLAVORing extracts, is this day dissolved by muttal consent,
Mr. C. W. Smith retiring. The business will be continued by

W. B. HARTLEY.

JAN. 1, 1891. Notice is hereby given that the perinership lately subsisting between Geralu R. Brown and John N. Golding, under the firm name of BROWN & GOLDING, was dissolved on the dist day of Degember, 1886, by noticul consent, owing to the retirement from said firm of John N. Golding to enter business on his own account. All debte owing to the said partnership are to be received by said Ceraid R. Brown, and all domains on his said partnership are to be presented to him for payment, who will continue the business at 120 Brondway, Now York, GERALD R. BROWN, JOHN N. GOLDING (constituting the firm of Brown & Golding).

I will transact a general real estate business at No. 11 Pine st., New York. JOHN N. GOLDING. BUSINESS OPPORTUNITIES.

ADDITIONAL CAPITAL PROCURED FOR MEEcharts manufacturers and others; business properties
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A CORPORATION OR FIRM NEEDING SEOREtary or connect can secure services of lawyer of position
and ability either on salary or otherwise; bonne to any
one influencing such connection; correspondence conidential. M. M. Pest office box 2,234.

A MAN WITH EXECUTIVE ABILITY AND AGENCY
tact wanted as general agent to represent life insurance
company in Philadelphia. 198 Broadway, room 23.

BUSINESS OPPORTUNITIES.

ACTIVE BUSINESS MAN WANTED-INVENTMENT brokerage business, needing additional services, \$2,000 required, half cash, balance three months if ratisfied; experience unnecessary, Address BUSY, Herald.

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A MANUFACTURING BUSINESS For SALE, OR would form stock company; established, profitable, pright future; \$2,509 required. Address NICKEL, 315 Herald office. Heraid once.

A GENTLEMAN WITH ABOUT \$15,000 TO IN-croses an already established l'aris commission house in connection with a first class commission from of New York Address CONFIDE, box 210 Horaid Uptown.

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A GENTLEMAN WISHING OCCUPATION WILL IN-vost up to \$25,000. Address, with particulars, S, box 127 Herald office.

127 Herald office.

A TRAVELLING SALESMAN ACQUAINTED IN THE Work wants line of merit. Parties desiring services of man of tact and ability address E. 188 herald.

A MAGAZINE WITH A LARGE GUARANTEE CIRCUlation wants 23,000; editorship given. LEADING MAG., Herald office.

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ASSOCIATE WITH CAPITAL IN SHEEP RAISING below show the wanted for good results.

WHITING, 45 Broadway.

A RELIABLE MAN WITH \$1,800 CAN PROCURE interest in old established, asfe and profitable business, STABILITY, Herald.

A PRINTY WITH \$7,500 TO GO WITH INVENTOR to London and sell European patents for article having large sales here. GHAUNGAY, 356 Herald office.

large sales here. GHAUNGAY, 358 Herald office.

AN AI NEW YORK CHTY PARTY WANTS AGENCY of a few Al novelties, CAPITAL, 308 Harald Dynawn.

BUSINESS MAN WILL INVEST \$5,000 TO \$10,000 and services in established paying business; references given and required. Address CLOSE INVESTIGATION, box 377 Herald office.

CHICAGO.—BEST STAND IN THE UNITED STATES between Marshall Field's and Mandel Bros. on State st.; balliding remodelled by March; State and five floore, 25x 150, to rent separately; hall entrance, freight and paseenger elevators; floore desirable for cleaks, furs, millinery, jewelry, pains, &c.; long lease.

senger elevators: floors dosirable for cloaks, fure, millinery, pionory, pianon, &c., long lease.

CATHOLIC LADY OF MEANS CAN SECURE INterest in well known publication. C. A., box 214 Herald.

DIAMONDS. COST 31,200 —GENTLEMAN IN REduced circumstances, pawned at Simpson's Earrings for
\$175: Ring, \$125; Stud. \$100; therough investigation
courted; Tickets sacrificed separately. HOLLINGSWORTH, Herald Uptown.

WORTS, Herard Uptown.

DOWNTOWN CORNER SALGON-SALE OR EXchange for good realty not buried in mortgage.

EQUITABLE, Herald.

ESTABLISHED to YEARS: FINE STOCK OF Tailor Triuming and Fixturen, with Good Will; leane of stors.

A. J. FAY & CO., Sid Broadway.

ESTABLISHED MANUFACTURING SUSINESS Will give a party a paying interest who will invest \$10,000, STEADY INCOME, Herald office. FOR SALE OR TO RENT-MILL, WITH ABOUT 5,000 feet floor surface and 50 horse power; annual contal, including nower, \$2,000; within two hours from tow York by raik Address MANUFACTURER, 237 lorald office. Horaid omee.

FOR SALE CHEAP OR ON ROYALTY PATENTS
of small household article; sheet metal; cheaply manufactured; seiling rapidly; used in every house.

ROYALTY, 118 iterali office.

GOOD ACCOUNTANT, WITH 25 YEARS BUSINESS experience, will towest \$2,000 and services in a paying mercantile or manufacturing business. Address C. N., 314 Horald. 14 Hareld.

HYPNOTISM (MESMERISM) PRACTICALLY
aught by experienced teacher; encous guaranteed;
out medical references. Address HYPNOTIST, Herald
likes.

Mee.

HAVING OTHER BUSINESS WHICH TAKES MY
Ima will sell an established, profitable Business, protime, will sell an established, profitable Rusiness, pro-tocted by natenta, for St. 500 cash; can easily care \$2,00 a year. Address ELECTRIC. 315 Hurald office.

HOTEL FOR SALE—A 40 RUOM FIRST CLASS, handsomely furnished Hotel, on prominent corners in Brooklyn. Address HOTEL, bex 327 Herald office. INVESTORS.—LIMITED NUMBER OF PREFERRED bares for sale in prosperous printing corporation; pays Opercent. P. & P., Post office box 2,000, new York.

JEWELRY MANUFACTURING.—A WELL KSTAEJEWELRY MANUFACTURING.—A WELL KSTAERindo house, with a fine factory and a central Brondway
office, wants a general partner with \$10,000 for their
steadily growing buniness. Apply GRIGGS & CARLETUN, 202 Broadway.

LOAN—\$250-GENTLEMAN DESIREN TO BOHROW
that amount until February: unexceptionable abenerity;
\$50 for accommodation. CRAWFORO, Horald Upsown,
MANUFACTURERS DESIRING TO ENLARGE THEIR
business or changes their location will please address
PUWER, 203 Horald colice.

TAN WITH \$500 CAN SECURE FIRST CLASS BUSIness position and at least \$1,000 yearly; experience un
recensury. Address FERIJANENT, 203 Herald.

MEMBER OF CONSULTOATED EXCHANGE DEsives partner with \$2,000 to do strictly commission business. H. C. Berald office.

MINERAL AND SODA WATER BUSINESS—LETAB-

ness. H. C., Bersid office.

MINERAL AND SODA WATER BUSINESS—ESTABHished, prodiable, complete; sale or exchange for farm.

THICTERN THOUSAND, Horsel.

On ACCOUNT (SP OTHER BUSINESS S.Co) WILL,
buy Hotel Rusiness on the lindson; 30 rooms, with bar,
all furnished; translativade all year; must be seen.

Address H., 180 Heraid. For Other Advertisements Under This Heading See Directory.

COMMERCIAL REPORT.

WHEAT QUIET AND SLIGHTLY LOWER-CORN DULL AND RATBER UNSETTLED-OATS QUIET-FLOUR STRADY-COTTON HIGHER-COFFEE DULL AND WEAK-OTHER MARKETS.

Saturday, Jan. 3-6 P. M. Cotton-It was a very fair speculation for Saturday, and prices were 11 to 14 points higher during 'Change hours, with a further advance after Change of 1 to 3 points. There was a holiday in Liverpool and Manchester. In New Orleans options were 11 to 12 points higher, with sales of 39,700 hales. Here on the spot the market was quiet and steady at unchanged prices, with sales of 75 bales for home consumption. The receipts at the ports to-day were 26,236 bales, argainst 45,172 this day last week and 22,205 this day last year. The receipts at the interior revens for the week prived to be 30,732 bales. The receipts at Augusta to-day were 60, 132 bales. The receipts at Augusta to-day were 60 bales, against 1,344 this day last week and 22,2this day last year, at Memphis 1,380 bales, against 3,771 this day last year, and at 5t. Louis 3,246 bales, against 2,000 this day last week and 2,511 this day last year, and at 5t. Louis 3,246 bales, against 2,000 this day last week and 3,511 this day last year. And at 5t. Louis 3,246 bales, against 4,000 bales. The Southern spot markets were firm, and New Orleans, Savannah and Mobile advanced 1,16c. Baltimore and 5t. Louis were 55c. higher. Memphis coil 6,100 bales, New Orleans 4,000. Savannah 2,776 and 5t. Louis 2,10t.

Months. 1,540 bales 1,540 bales. Months. (Justim. higher, with sales of 39,700 hales. Here on the spot the

0,410 47,581 40,000 11,145 1,288 3,258

1,161,423 boxes; same time last your, 1,193,600 boxes, Ergs, 25c. a 35c., with light receipts and a moderate trade.

Sugan.—Raw stoady, but quiet. Fair refluing, 4 0-16a. Centrifugais, 38 test, 54c.; to., cost and freight, 25c. No cates. Köfned more active, both for home trade and export, and hold very firmly. Of the home trade and export, and hold very firmly. Of the home trade and export, and hold very firmly. Of the hold of the control of the contro

FOREIGN MARKETS.

den-Pacific const. Holdors offer freely; dull at 28 lbs, a £40 lbs.
London, Jan. 3-5 P. M.-Produce-Spirits of turpentine, 28s. 3d. per cwt.
Axiven, Jan. 3, 1891. -Petroleum-Pine pale American, 17f. 5dc, paid and 17f. 52fc, soliers.
Brichman, Jan. 3, 1891. -Petroleum, 0 marks 45 pfenning.